

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RONALD J LUCCI
VICKIE G LUCCI
Debtor(s)

Case No. 12-20074CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/06/2012.
- 2) The plan was confirmed on 03/13/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/01/2012, 11/12/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/20/2017.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,775.00.
- 10) Amount of unsecured claims discharged without payment: \$121,701.34.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$127,200.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$127,200.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,465.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,468.81
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,933.81**

Attorney fees paid and disclosed by debtor: \$1,060.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Secured	20,655.00	20,028.93	20,028.93	20,028.93	2,454.58
AMERICAN HONDA FINANCE CORP*	Secured	18,890.00	18,302.24	18,302.24	18,302.24	2,285.61
BILL ME LATER	Unsecured	1,806.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	758.00	743.71	743.71	43.37	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	1,535.00	1,600.66	1,600.66	93.33	0.00
CBCS++	Unsecured	187.43	NA	NA	0.00	0.00
CHASE/JPMORGAN CHASE(*)++	Unsecured	10,185.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	2,057.00	NA	NA	0.00	0.00
CITIFINANCIAL INC (NON-RE*)	Unsecured	6,399.00	NA	NA	0.00	0.00
COUNTRY DOOR	Unsecured	1,146.00	1,272.13	1,272.13	74.18	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	3,072.00	3,072.85	3,072.85	179.18	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	2,311.00	2,310.56	2,310.56	134.73	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	358.00	614.85	614.85	35.85	0.00
DISCOVER BANK(*)	Unsecured	7,429.00	7,447.59	7,447.59	434.26	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	544.53	544.53	31.75	0.00
GECC/ LOWE'S++	Unsecured	588.00	NA	NA	0.00	0.00
GINNYS	Unsecured	NA	1,740.35	1,740.35	101.48	0.00
GREEN TREE SERVICING LLC	Unsecured	28,063.00	28,063.20	28,063.20	1,636.35	0.00
HSBC BANK++	Unsecured	1,400.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	1,507.23	2,815.26	2,815.26	2,815.26	0.00
INTERNAL REVENUE SERVICE*	Priority	NA	6,063.76	6,063.76	6,063.76	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	386.00	386.00	22.51	0.00
LANDMARK ASSET RECEIVABLES M	Unsecured	6,064.00	6,064.00	6,064.00	353.59	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,389.00	2,381.99	2,381.99	138.89	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	9,560.00	8,461.84	8,461.84	493.40	0.00
MASON DIRECT	Unsecured	189.00	NA	NA	0.00	0.00
MASSEYS	Unsecured	109.00	NA	NA	0.00	0.00
METABANK/FINGERHUT	Unsecured	954.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	1,845.00	2,011.69	2,011.69	117.30	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	3,587.00	3,587.79	3,587.79	209.20	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MIDNIGHT VELVET	Unsecured	638.00	638.33	638.33	37.22	0.00
MONTGOMERY WARDS**	Unsecured	793.00	866.84	866.84	50.55	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	0.00	1,178.99	1,178.99	1,178.99	0.00
NATIONSTAR MORTGAGE LLC(*)	Secured	150,820.00	148,470.59	0.00	60,423.83	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	1,807.00	2,006.30	2,006.30	116.99	0.00
OAK HARBOR CAPITAL IV LLC	Unsecured	1,287.00	1,445.42	1,445.42	84.28	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,708.00	1,708.15	1,708.15	99.60	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	1,469.00	1,790.86	1,790.86	104.43	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	2,009.00	2,182.64	2,182.64	127.27	0.00
PRA RECEIVABLES MANAGEMENT I	Unsecured	937.00	937.46	937.46	54.66	0.00
PYOD LLC	Unsecured	1,955.00	1,955.77	1,955.77	114.04	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	3,313.00	3,313.95	3,313.95	193.24	0.00
QUANTUM3 GROUP LLC AGNT - WFN	Unsecured	1,538.00	1,538.17	1,538.17	89.69	0.00
QUANTUM3 GROUP LLC AGNT - WFN	Unsecured	1,259.00	1,259.81	1,259.81	73.46	0.00
QUANTUM3 GROUP LLC AGNT - WFN	Unsecured	452.00	452.17	452.17	26.37	0.00
QUANTUM3 GROUP LLC AGNT - WFN	Unsecured	2,772.00	3,677.47	3,677.47	214.43	0.00
SEVENTH AVENUE	Unsecured	1,912.00	1,912.10	1,912.10	111.49	0.00
SEVENTH AVENUE	Unsecured	1,740.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	1,278.00	NA	NA	0.00	0.00
UPMC REHABILITATION	Unsecured	1,433.00	NA	NA	0.00	0.00
US BANK FOR TOYOTA FINANCIAL S	Unsecured	1,868.00	1,987.72	1,987.72	115.90	0.00
WELLS FARGO FINANCIAL	Unsecured	1,112.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$60,423.83	\$0.00
Mortgage Arrearage	\$1,178.99	\$1,178.99	\$0.00
Debt Secured by Vehicle	\$38,331.17	\$38,331.17	\$4,740.19
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$39,510.16	\$99,933.99	\$4,740.19
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,879.02	\$8,879.02	\$0.00
TOTAL PRIORITY:	\$8,879.02	\$8,879.02	\$0.00
GENERAL UNSECURED PAYMENTS:	\$97,976.90	\$5,712.99	\$0.00

Disbursements:

Expenses of Administration	<u>\$7,933.81</u>
Disbursements to Creditors	<u>\$119,266.19</u>

TOTAL DISBURSEMENTS : **\$127,200.00**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/10/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.